

EXHIBIT B



WALDMAN & PORRAS, PLLC

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May 25, 2018

**Lisa Bryant
719 North Racetrack Road
Henderson, NV 89015**

VIA FIRST CLASS AND CERTIFIED MAIL
RETURN RECEIPT REQUESTED

**RE: Property located at: 719 North Racetrack Road
Henderson, NV 89015**
Your Loan Number: 0002003191
Lender: PVK Properties, LLC
Servicer: Madison Management Services, LLC

**NOTICE OF DEFAULT AND INTENT TO ACCELERATE
AND ENFORCE THE POWER OF SALE**

To Whom It May Concern:

Waldman and Porras, PLLC represents PVK Properties, LLC, the owner and holder of the deed of trust and note on the above-referenced property. Madison Management Services, LLC is the servicer of the deed of trust and note on the above-referenced property. The originator of the subject loan was Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for Accredited Home Lenders, Inc.; the loan is now owned by PVK Properties, LLC.

This letter serves our **Formal Notice of Acceleration**. Your loan is in default because you failed to make the payment due for **August 1, 2014** and all subsequent payments thereafter. The amount required to cure the default and reinstate your loan is **\$41,438.41** to be paid on or before **June 29, 2018** in certified funds. If payment is received by Lender after **June 29, 2018**, please contact the Law Firm at the toll-free number above to obtain any additional amounts owed.

**Madison Management Services, LLC
400 Morris Avenue, Suite 222
Denville, NJ 07834**

Failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by the subject Deed of Trust, and sale of the Property. Immediate payment in full may be required without further notice or demand, and Lender, at its option, may invoke the POWER OF SALE in accordance with Paragraph 17 of the Deed of Trust.

If Lender invokes the POWER OF SALE, Trustee, its successors or assigns, on demand by Lender, shall sell the Property, or such part thereof in its discretion that shall be necessary to sell, in order to accomplish the objects of these trusts, and in the manner required by Applicable Law.

Trustee shall first give notice of the time and place of such sale, in the manner provided by Applicable Law, for the sale of real property under execution, and may from time to time postpone such sale by advertisement as it may deem reasonable, and without further advertisement, by proclamation made to the persons assembled at the time and place previously appointed and advertised for such sale, and on the day of sale so advertised. As to any such sale that may have been postponed, Trustee may sell the Property so advertised, or any portion thereof, at public auction at the time and place specified in the notice, either in the county in which the Property, or any portion thereof, is situated, or at the office of the Trustee, in its discretion, to the highest cash bidder. Lender may bid and purchase the Property at any such sale. Lender may, after recording the notice of breach and election, waive or withdraw the same or any proceedings thereunder, and shall thereupon be restored to its former position and have and enjoy the same rights as though such notice had not been recorded.

Trustee, upon such sale, shall make (without warranty), execute and, after due payment made, deliver to the purchaser a deed or deeds of the Property so sold which shall convey to the purchaser all the title of the Borrower in the trust premises. The proceeds of the sale shall be applied in the following order: (a) to the expenses of the sale, together with the reasonable attorneys' fees which shall become due upon any default made by Borrower in any of the payments aforesaid; (b) to any expenses incurred by Lender or trustee for procuring a search of the title to the premises, or any part thereof, subsequent to the execution of the Security Instrument; (c) to all sums secured, and interest thereon then remaining unpaid, and the amount of all other moneys with interest thereon agreed or provided to be paid by Borrower; and (d) the balance or any surplus of such proceeds to the person or persons legally entitled thereof.

In the event of a sale of the Property conveyed or transferred in trust, or any part thereof, and the execution of the deed or deeds therefore under such trust, the recital therein of default, and of recording notice of breach and election of sale, and of a demand by Lender that such should be made, shall be conclusive proof of such default, recording, election, elapsing of time, and of the due giving of such notice, and that the sale was regularly and validly made on due and proper demand by Lender. Any such deed or deeds with such

recitals therein shall be effectual and conclusive against Borrower, and the receipt of the purchase money recited or contained in any deed executed to the purchaser as aforesaid shall be sufficient discharge to the purchaser from all obligations to see the proper application of the purchase money, according to the trusts aforesaid.

Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in Paragraphs 7, 8, 17, 19 and 22 of the Deed of Trust, including, but not limited to reasonable attorney's fees, court costs, costs of documenting evidence, abstracts, and title reports, and any other related costs in connection with the borrower's default.

Pursuant to the Paragraph 19 of the Mortgage, you gave Lender the right to the assignments of leases and rents if you are in default. Upon notice of default, Lender or its agents are entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including past due rents.

Your Lender understands your situation and is willing to work with you. Please contact your Servicer, Madison Management Services, LLC, with a mailing address of 400 Morris Avenue, Suite 222, Denville, NJ 07834 to discuss any loss mitigation options that may be available to you. A representative from Madison Management Services, LLC is available for you to contact them toll free at 877-563-4164 between the hours of 8:00 am to 6:00 pm PST. However, if payment is not made in full by the date specified in this letter, then your Lender has no other options but to exercise its rights and pursue foreclosure and/or seek a deficiency judgment against you for the balance owed.

Additionally, you have the right to bring a court action to assert the non-existence of the default, or any other defense you may have to acceleration and sale.

In addition, you have the right to reinstate your loan even after acceleration if you pay, prior to entry of judgment or the fifth day before the foreclosure sale, whichever occurs earlier:

- (1) all sums due and owing;
- (2) cure all breaches of the Note and Deed of Trust;
- (3) pay all reasonable costs incurred under the foreclosure proceedings;
- (4) execute a reinstatement agreement; and
- (5) provide adequate assurance that the Servicer's interest in the property and your obligation to pay shall remain unimpaired.

The total amount to cure the default:

| | |
|---------------------------|--------------------|
| Unpaid Installments | \$38,801.32 |
| Unpaid Late Charges | \$2,278.38 |
| Attorney's Fees and Costs | \$358.71 |
| TOTAL TO REINSTATE | \$41,438.41 |

Pursuant to Section 106 of the Housing and Urban Development Act of 1968, you may have the right to receive counseling or may qualify for other loan counseling regarding the

retention of your home from various local agencies. You may secure a list of the agencies by contacting the Department of Housing and Urban Development at (800) 569-4287, or please visit the following website to see a list of available HUD Counselors in your area: <http://www.hud.gov>. Please also see attached HUD Counseling list in your area.

Under the Tax Reform Act of 1984, should your loan be foreclosed upon, the Servicer is required to report said foreclosure to the Internal Revenue Service. Any liability resulting from said foreclosure will be determined by the Internal Revenue Service.

If any statement contained in this letter is not true and correct, please advise immediately. All communications and payments concerning this delinquent obligation should be directed to the undersigned at this law firm.

If your personal liability to repay this debt was discharged through Bankruptcy, or if you are under the protection of the Bankruptcy Code, then this notice is not an attempt to collect, recover or offset the debt as a personal liability. The Lender is exercising its *in Rem* rights.

This law firm may be deemed a “debt collector” under the Fair Debt Collection Practices Act. Any information obtained will be used for the purposes of collecting that debt.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

UNLESS YOU NOTIFY THIS OFFICE WITHIN THIRTY DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THIRTY DAYS FROM RECEIVING THIS NOTICE, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL YOU A COPY OF SUCH VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN THIRTY DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR. “THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.”

Sincerely,

Waldman & Porras, PLLC

HUD Counseling Agencies for the State of Nevada as of April 21, 2015
Page 1 of 2

| Agency Name | Phone, Toll-Free, Fax Number, Email, Website | Address |
|--|---|--|
| NAVICORE SOLUTIONS- HENDERSON, NV | Phone: 888-697-7980 Toll-free: 866-472-4557 Fax: 702-947-7769 E-mail: novadebthousing@novadebt.org Website: www.novadebt.org | 2298 W Horizon Ridge Pkwy Ste 109 Henderson, Nevada 89052-2697 |
| MONEY MANAGEMENT INTERNATIONAL, HENDERSON | Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymangement.org Website: www.moneymangement.org | 871 Coronado Center Dr Ste 200 Henderson, Nevada 89052-3977 |
| CCCS OF SO. NV DBA FINANCIAL GUIDANCE CENTER | Phone: 702-364-0344 Toll-free: 800-451-4505 Fax: 702-364-1382 E-mail: cccs@cccsnevada.org Website: www.cccsnevada.org | 2650 S. Jones Blvd LAS VEGAS, Nevada 89146-5341 |
| CCCS OF SO. NV DBA FINANCIAL GUIDANCE CENTER | Phone: 702-364-0344 Fax: 702-364-5836 E-mail: cccs@cccsnevada.org Website: www.cccsnevada.org | 1641 E Sunset Suite B110 LAS VEGAS, Nevada 89119-4940 |
| CHICANOS POR LA CAUSA – LAS VEGAS | Phone: 702-207-1614 Fax: 702-207-0032 E-mail: tommy.medina@cplc.org Website: www.cplc.org | 3685 Pecos-Mcleod LAS VEGAS, Nevada 89121-3805 |
| HOUSING FOR NEVADA | Phone: 702-270-0300 Toll-free: 877-649-1335 Fax: 702-270-2195 E-mail: info@housingfornevada.org Website: www.housingfornevada.org | 265 E. Warm Springs Rd, Suite 107 LAS VEGAS, Nevada 89119-4230 |
| NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) LAS VEGAS, NV | Phone: 702-362-6199 Toll-free: 617-250-6222 Fax: 877-329-6222 E-mail: N/A Website: https://www.naca.com | 3030 S Jones Blvd Ste 103 Las Vegas, Nevada 89146-6793 |
| NEVADA LEGAL SERVICES, INC. | Phone: 702-386-0404 Toll-free: 877-693-2163 Fax: 702-388-1641 E-mail: ajohnson@nlslaw.net Website: www.nlslaw.net | 530 S 6th St Las Vegas, Nevada 89101-6918 |
| REBUILDING ALL GOALS EFFICIENTLY | Phone: 702-333-1038 Toll-free: 702-333-1038 E-mail: eden@choiceslv.com | 2901 El Camino Ave Las Vegas, Nevada 89102-0037 |
| SOUTHERN NEVADA REGIONAL HOUSING AUTHORITY (SNRHA) | Phone: 702-922-6900 E-mail: N/A Website: site.notavailable.org | 340 N 11th St Las Vegas, Nevada 89101-3125 |

HUD Counseling Agencies for the State of Nevada as of April 21, 2015
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|--|---|--|
| SPRINGBOARD – LAS VEGAS | Phone: 855-736-7728 Toll-free: 855-736-7728 E-mail: info@homeownership.org Website: www.homeownership.org | 215 E. Warm Springs Road Ste. 106 LAS VEGAS, Nevada 89119-4247 |
| WOMEN'S DEVELOPMENT CENTER | Phone: 702-796-7770 Fax: 702-796-3007 E-mail: tprieto@wdclv.org Website: www.wdclv.org | 4020 Pecos McLeod LAS VEGAS, Nevada 89121-4350 |
| COMMUNITY SERVICES OF NEVADA (CSN) | Phone: 702-307-1710 Fax: 702-307-1712 E-mail: getthefacts@csnv.org Website: www.csnv.org | 730 W Cheyenne Ave Ste 10 N Las Vegas, Nevada 89030-7849 |
| NEIGHBORHOOD HOUSING SERVICES OF SOUTHERN NEVADA | Phone: 702-649-0998 E-mail: N/A Website: www.nhssn.org | 1849 Civic Center Dr North Las Vegas, Nevada 89030-7131 |
| NEVADA PARTNERS, INC. | Phone: 702-924-2173 E-mail: N/A Website: nevadapartners.org | 710 W Lake Mead Blvd North Las Vegas, Nevada 89030-4067 |
| CCCS OF SO. NV DBA FINANCIAL GUIDANCE CENTER | Phone: 775-337-6363 Toll-free: 800-451-4505 Fax: 775-337-6679 E-mail: cccs@cccsnevada.org Website: www.cccsnevada.org | 3100 Mill Street Suite 111 RENO, Nevada 89502-2217 |
| NEVADA LEGAL SERVICES, INC. | Phone: 775-284-3491 Fax: 775-284-3497 E-mail: rgertken@nlslaw.net Website: www.nlslaw.net | 204 Marsh Suite 101 RENO, Nevada 89509-1652 |

P O Box 5162
Largo, FL 33779-5162



\$0.470
US POSTAGE
FIRST-CLASS
FROM 33778
MAY 25 2018
stamps.com



**Lisa Bryant
719 North Racetrack Road
Henderson NV 89015-4611**

| U.S. Postal Service™ CERTIFIED MAIL® RECEIPT | |
|---|--|
| <i>Domestic Mail Only</i> | |
| For delivery information, visit our website at www.usps.com . | |
| OFFICIAL USE | |
| Certified Mail Fee | |
| \$ | |
| Extra Services & Fees (check box, add fee as appropriate) | |
| <input type="checkbox"/> | Return Receipt (hardcopy) \$ _____ |
| <input type="checkbox"/> | Return Receipt (electronic) \$ _____ |
| <input type="checkbox"/> | Certified Mail Restricted Delivery \$ _____ |
| <input type="checkbox"/> | Adult Signature Required \$ _____ |
| <input type="checkbox"/> | Adult Signature Restricted Delivery \$ _____ |
| Postage | |
| \$ | |
| Total Postage and \$ 6.67 | Postage |
| sent to | Street and Apt. No. 719 North Racetrack Road |
| City, State, Zip Code Henderson NV 89015-4611 | |

PS Form 3800, April 2015 P507590-02-000-9447

See Reverse for Instructions

| | | | | | | | | | |
|--|--|--|--|--------------------------|--|---|---------------------|---|--|
| SENDER: COMPLETE THIS SECTION | | COMPLETE THIS SECTION ON DELIVERY | | | | | | | |
| <ul style="list-style-type: none">■ Complete Items 1, 2, and 3.■ Print your name and address on the reverse so that we can return the card to you.■ Attach this card to the back of the mailpiece, or on the front if space permits. | | <table border="1" style="width: 100%;"><tr><td style="width: 50%;">A. Signature X</td><td style="width: 50%; text-align: center;"><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</td></tr><tr><td>B. Received by (Printed Name) Lisa Bryant</td><td>C. Date of Delivery</td></tr><tr><td colspan="2">D. Is delivery address different from Item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</td></tr></table> | | A. Signature X | <input type="checkbox"/> Agent <input type="checkbox"/> Addressee | B. Received by (Printed Name) Lisa Bryant | C. Date of Delivery | D. Is delivery address different from Item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No | |
| A. Signature X | <input type="checkbox"/> Agent <input type="checkbox"/> Addressee | | | | | | | | |
| B. Received by (Printed Name) Lisa Bryant | C. Date of Delivery | | | | | | | | |
| D. Is delivery address different from Item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No | | | | | | | | | |
| <p>Lisa Bryant 719 North Racetrack Road Henderson NV 89015-4611</p>  9590 9402 3020 7124 8243 48 | | <p>3. Service Type <input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input checked="" type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Commercial Delivery Restricted Delivery <input type="checkbox"/> Insured Mail <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)</p> <p><input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery</p> | | | | | | | |
| 2. Article Number (Transfer from service label) 7017 0190 0000 0355 2712 | | Domestic Return Receipt | | | | | | | |
| PS Form 3811, July 2015 PSN 7530-02-000-9053 | | | | | | | | | |

P O Box 5162
Largo, FL 33779-5162



7017 0190 0000 0355 2712



\$6.670
US POSTAGE
FIRST-CLASS
FROM 33778
MAY 25 2018
stamps.com

|||||
Lisa Bryant
719 North Racetrack Road
Henderson NV 89015-4611